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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Michelle	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Smiter	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	-	
		Last name	Last name
		First name	First name
		i ii st i idine	Histilane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4647	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Michelle First Name	Smiter Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8728 S racine Ave #1 Number Street	Number Street
		Chicago Illinois 60620	01.
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		- Street	Number
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Michelle			Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descript Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			c. § 342(b) for Individuals Filing for spriate box.
8.	How you will pay the fee	more details about how yo cashier's check, or money may pay with a credit card I need to pay the fee in in Individuals to Pay Your Fit I request that my fee be younged may, but is not request the official poverty line that	ou may pay. Typically, if you order If your attorney is or check with a pre-printe stallments. If you choose ling Fee in Installments (Owaived (You may request ired to, waive your fee, an at applies to your family sidu must fill out the Application.	ou are paying the submitting your ed address. this option, sign fficial Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for efee yourself, you may pay with cash, repayment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.	Statement About an Eviction		you want to stay in your residence? St You (Form 101A) and file it with

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Smiter Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Michelle Smiter Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Michelle Smiter Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Michelle Smiter Signature of Debtor 1 Signature of Debtor 2 Executed on _ 3/22/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Michelle		Smiter	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Megan Holmes		Date	3/22/2017
	Signature of Attorney f	or Debtor	MI	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Michelle		Smiter	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you owr
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,250.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,250.00
t2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	9 0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$31,958.18
	\$31,958.18
Your total liabilities	
Your total liabilities Summarize Your Income and Expenses	40.017.00
Your total liabilities Summarize Your Income and Expenses	\$2,647.92
Your total liabilities Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$2,647.92 \$2,472.00

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Debt	tor 1 Michelle		Smiter	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Answer These	Questions for Administrat	ive and Statistical Record	ls	
6. A ı	re you filing for bankru	ptcy under Chapters 7, 11, o	r 13?		
Г	No. You have nothin	g to report on this part of the fo	rm. Check this box and submit	this form to the court with your other sc	hedules.
_ [.	Yes.				
7. W	hat kind of debt do yo	u have?			
Ŀ			mer debts are those incurred by Fill out lines 8-10 for statistical pu	an individual primarily for a personal, urposes, 28 U.S.C. § 159.	
_	•		·	s part of the form. Check this box and su	ıhmit
		with your other schedules.	a nave nothing to report on the	part of the form. Officer this box and st	70111IL
o r	the Statement of	Vous Comment Monthly Incom	e: Copy your total current mont	hhuinnama from Official	\$0.100.00
		R , Form 122B Line 11; OR , Fo		my income nom Omciai	\$2,129.00
9.	Copy the following sp	ecial categories of claims fro	om Part 4, line 6 of Schedule E	E/F:	
	From Part 4 on Sched	lule E/F, copy the following:		Total claim	
	On Demostic support of	bligations (Copy line 6a)		\$0.00	
	9a. Domestic support o	bligations (Copy line 6a.)		Φ0.00	
	9b. Taxes and certain o	ther debts you owe the governr	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or	personal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Cop	by line 6f.)		\$0.00	
	90 Obligations arising	out of a congration agreement of	or divorce that you did not report	\$0.00	
	priority claims. (Copy lir		i divorce triat you did not report		
	Of Dobte to page 22	profit charing plans and other	aimilar dabta (Capy line 6h.)	\$0.00	
	ai. Debis to perision or	profit-sharing plans, and other	similar debts. (Copy line 6n.)		

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	nation to identify your c	ase:						
Debtor 1		Michelle			Smiter				
Debtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
` ′	ıl Fo	orm 106A/B							Check if this is an
			rts,						amended filing
Sched	Jule	A/B: Prope	rty						12/1
category v responsibl write your	where e for s name	you think it fits best. E supplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	•	married peopl ite sheet to th	e are fi	iling together, both a n. On the top of any a	re equally
					or Other Real Estate You				
1. Do you		or have any legal or ec So to Part 2	uitable interest	in an	y residence, building, land,	or similar pro	perty?		
		Where is the property?							
1.1		address, if available, or	other description	Wh	at is the property? Check all Single-family home	I that apply.	th	ne amount of any secu	claims or exemptions. Put ared claims on Schedule D: hims Secured by Property.
	Olicei	address, ii avallable, or v	otilei description		Duplex or multi-unit building			current value of the	Current value of the
				H	Condominium or cooperative Manufactured or mobile hom		е	ntire property?	portion you own?
	Niver	Obverst.			Land				
	Numl	per Street			Investment property		ir	escribe the nature on terest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Timeshare Other		ti	he entireties, or a life	e estate), if known.
				Wh	o has an interest in the pro	perty? Check	г	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			_	
					Debtor 2 only				
					Debtor 1 and Debtor 2 only				
					At least one of the debtors ar	nd another			
					ner information you wish to perty identification number		is item	, such as local	
If you	own c	r have more than one, li	st here:						
				Wh	at is the property? Check all	I that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description	Ш	Single-family home				nims Secured by Property.
					Duplex or multi-unit building		С	urrent value of the	Current value of the
				H	Condominium or cooperative Manufactured or mobile hom		е	ntire property?	portion you own?
				H	Land	ie	_		
	Numl	oer Street		H	Investment property			escribe the nature onterest (such as fee s	
	City	State	7in Codo		Timeshare Other			he entireties, or a life	
	City	State	Zip Code		0 1101				
				Wh	o has an interest in the pro	perty? Check		(see instructions)	mmunity property
				Ш	Debtor 1 only		_		
					Debtor 2 only				
					Debtor 1 and Debtor 2 only	and and a the c			
					At least one of the debtors ar				
					ner information you wish to perty identification number		is item	, such as local	

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	Michelle		Smiter Case numb	oer <i>(if known)</i>	
	First Name	Middle Name	Last Name		
.3 <u>Stre</u>	et address, if available, or		What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D.</i> <i>ims Secured by Property.</i>
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nur	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
·		oortion you own for	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item property identification number: all of your entries from Part 1, including any entri	·	mmunity property
you ha		eles or equitable interes	st in any vehicles, whether they are registered or i	-	
you ha art 2: you own t	Describe Your Vehice vn, lease, or have legal of that someone else drives. I ans, trucks, tractors, sport	cles or equitable interes If you lease a vehicle,	st in any vehicles, whether they are registered or a square report it on Schedule G: Executory Contracts and	-	
you ha art 2: you ow u own t Cars, va	Describe Your Vehice vn, lease, or have legal of that someone else drives. It is, trucks, tractors, sport of the someone else drives. It is that someone else drives are that some else drives are that some else drives else drives. It is that some else drives else drives else drives else drives else drives. It is that some else drives else drives else drives. It is that some else drives else drives else drives else drives else drives. It is that some else drives else drives. It is that some else drives else drives else drives else drives. It is that some else drives else drives. It is that some else drives else drives else drives else drives else drives. It is that some else drives else else drives else else else else else else else e	cles or equitable interes If you lease a vehicle,	st in any vehicles, whether they are registered or a square report it on Schedule G: Executory Contracts and	Do not deduct secured the amount of any secu	ured claims on <i>Schedule I</i>
you ha art 2: you ow u own t Cars, va No Ye	Describe Your Vehice vn, lease, or have legal of that someone else drives. I ans, trucks, tractors, sport s Make Model:	cles or equitable interes of you lease a vehicle, utility vehicles, moto Ford Taurus	st in any vehicles, whether they are registered or in also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule laims Secured by Property.</i> Current value of the portion you own? \$2900.00
you ha art 2: you ow u own t Cars, va Ye 3.1	Describe Your Vehice on, lease, or have legal of hat someone else drives. I ans, trucks, tractors, sport of second of the second	cles or equitable interes of you lease a vehicle, utility vehicles, moto Ford Taurus	st in any vehicles, whether they are registered or a large and a l	Do not deduct secured the amount of any secured the amount of any secured to the entire property? \$2900.00 Do not deduct secured the amount of any	ured claims on Schedule a aims Secured by Property. Current value of the portion you own?

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	Michelle		Smiter	Case numbe	r (if known)	
3.3	First Name	Middle Name	Last Name			
	Make Model: Year:		Who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule nims Secured by Property
	Approximate mileage:		Debtor 2 only		0	
	Other lafe weether				Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only			
			At least one of the debtors a			
			Check if this is communit instructions)	y property (see		
3.4	Make		Who has an interest in the pr	operty? Check		claims or exemptions. P
	Model: Year:		One.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only			
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit instructions)	y property (see		
ш			Who has an interest in the pr	operty? Check	Do not deduct secured	
	Model: Year:		one. Debtor 1 only		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 2 only			
	Oth as information.		Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		At least one of the debtors			
				and another		
			Check if this is communit			
			instructions)	y property (see		
4.2	Make				Do not deduct secured	claims or exemptions. F
4.2	Model:		Who has an interest in the prone.		the amount of any secu	red claims on <i>Schedule</i>
4.2	Model: Year:		who has an interest in the prone. Debtor 1 only			red claims on <i>Schedule</i>
4.2	Model:		Who has an interest in the prone.		the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule hims Secured by Propert Current value of the
4.2	Model: Year:		who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
4.2	Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only	operty? Check	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule ims Secured by Propert Current value of the
4.2	Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	operty? Check and another	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule hims Secured by Propert Current value of the

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Smiter Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$600.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1350.00 for Part 3. Write that number here

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Debtor 1 Michelle Smiter Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: <u>\$</u>0.00 Netspend 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Michelle		Smiter	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory not	tes, and money orders.	
21.	✓ No Yes. List each account), thrift savings accounts Institution name:	, or other pension or profit-sharing plans	
	separately.	Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture:			
23.	Annuities (A contract for No Yes	Other: or a periodic payment of money to Issuer name and description:	you, either for life or for	a number of years)	

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Debt	or 1 Michelle First Name	Middle N	Smiter lame Last Name	Case number (if known)	
24.	Interests in a		ount in a qualified ABLE program, or	under a qualified state tuition program.	
	✓ No Yes		tion. Separately file the records of any in	terests.11 U.S.C. § 521(c):	_
		-			
25.		_	roperty (other than anything listed in	line 1), and rights or powers	
	✓ No Yes. Desc	or your benefit			
26.			secrets, and other intellectual propers, proceeds from royalties and licensing		
	Yes. Desc	pribe			
27.		nchises, and other general ilding permits, exclusive licens	intangibles les, cooperative association holdings, liq	uor licenses, professional licenses	
	✓ No Yes. Desc	pribe			
Moi	ney or propei	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or	wed to you			
	✓ No Yes. Give s	specific information		Federal:	\$0.00
		It them, including whether already filed the returns		State:	\$0.00
	and t	the tax years		Local:	\$0.00
29.	Family support Examples: Past		pousal support, child support, maintena	nce, divorce settlement, property settlemen	t
	✓ No	Γ		Alimony:	\$0.00
	Yes. Give	specific information		Maintenance:	\$0.00
				Support:	\$0.00
		L		Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.	Examples: Unp		e payments, disability benefits, sick pay, ans you made to someone else	vacation pay, workers' compensation,	
	✓ No				

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Deb	tor 1 Michelle		Smiter	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		n savings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the insurar of each policy and list	ice company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property of the second of th	f a living trust, expect pr		cy, or are currently entitled to receive	_
	No Yes. Describe				
33.			u have filed a lawsuit or made ince claims, or rights to sue	e a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and un to set off claims	liquidated claims of e	very nature, including counter	rclaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No Yes. Describe				
36.		-	Part 4, including any entries t		
Part	5: Describe Any Busi	ness-Related Prop	erty You Own or Have an	Interest In. List any real estate in Pa	art 1.
37.			rest in any business-related p		
	No. Go to Part 6.		,		Current value of the portion you own?
	Yes. Go to line 38.				Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you alrea	dy earned		
	Yes. Describe				
39.			nodems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ek	ectronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Michelle	Smiter	Case number (if known)	
	First Name Middle Nan	ne Last Name		
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your	trade	
	 No			
	Yes. Describe			
41	Inventory			
41.	inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			_
43. C	Customer lists, mailing lists, or other compil	ations		
	✓ No			
	Yes. Do your lists include personally identi	fiable information (as defined in 11 U.S.	C § 101(41A))?	
	List 20 year new medical percentany restrict	nasio inionnation (ao aoimea in 11 oio		
	No			
	Yes. Describe			
				·
44.	Any business-related property you did not a	already list		
		-		
	✓ No			
	Yes. Give specific			
	information			
		-		
				
	dd the dollar value of all of your entries from			
for Pa	art 5. Write that number here			
	Describe Any Form and Common	oial Fishing Polated Property V	ou Own or Hove on Interest In	
Part	Describe Any Farm- and Commer		ou Own or have an interest in.	
	•			
46.	Do you own or have any legal or equitable	interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	163. 40 to line 47.			Do not deduct secured claims or exemptions
17	Farm animals			or exemptions
47.	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Deb	tor 1 Michelle		Smiter	Case number (if known)	
	First Name Mid	dle Name	Last Name		
48.	Crops-either growing or harvested				
	No No				
	Yes. Describe				
49.	Farm and fishing equipment, implement	ents, machinery, fixtu	res, and tools of trade	•	
	No No				
	Yes. Describe				
	Tes. Bescribe				
50.	Farm and fishing supplies, chemicals	, and feed			
	No No				
	Yes. Describe				
	Tes. Bescribe				
51.	Any farm- and commercial fishing-rel	ated property you did	not already list		
	No No				
	Yes. Describe				
	Too. Bosonibo				
E2 A	dd the deller value of all of your entrie	a from Bart 6 includi	an any antrina for non	oo you boyo attachad	
	dd the dollar value of all of your entrie art 6. Write that number here				
>				L	
Part	7: Describe All Property You Ov	vn or Have an Inter	est in That You Did	Not List Above	
	Do you have other property of any kin				
	Examples: Season tickets, country club r				
	✓ No				1
	Yes. Give specific				
	information				
54. A	dd the dollar value of all of your entrie	s from Part 7. Write t	nat number here		.P
Part	8: List the Totals of Each Part of	f this Form			
rait	e. Election retails on Edern i direct	1 1110 1 01111			
55.	Part 1: Total real estate, line 2			>	
56.	part 2 total vehicles, line 5		\$2900.00		
57 F	Part 3: Total personal and household it	ems. line 15		_	
			\$1350.00	<u> </u>	
58. I	Part 4: Total financial assets, line 36			<u></u>	
59.	Part 5: Total business-related property	, line 45			
60	Part 6: Total farm- and fishing-related	property, line 52	-		
	_			<u> </u>	
61.	Part 7: Total other property not listed,	line 54		<u></u>	
62.	Total personal property. Add lines 56 th	rough 61	. \$4250.00		+ \$4250.00
			ψ-200.00	Copy personal property total	ΨΨ200.00
					* 4055 33
60.	Catal of all muonauty are Calcadada A/D. A	dd line EE - line CO			\$4250.00
03.	Total of all property on Schedule A/B. A	www.ine 55 + line 62			

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Fill in	n this inforr	mation to identify your cas	se:			
Debt	tor 1	Michelle		Smiter		
Debt	tor 2	First Name	Middle Name	Last Name		
	use, if filing)	First Name	Middle Name	Last Name	_	
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
	e number			(State)		
(If kno	own)					Check if this is
Of	ficial I	Form 106C				amended filing
Sc	hedule	C: The Prope	ertv You Claim	as Exempt		12/ ⁻
addit	tional pag each iten	ges, write your name an	nd case number (if known as exempt, you must xempt. Alternatively, you must with a second control of the contro	wn). st specify the amount of you may claim the full fa	the exemption yo ir market value o	u claim. One way of doing so is to
state the a tax-e unde your Part 1.	amount of exempting a law to exemption a law to exemption at 1: Identify Your a Your a	hat limits the exemption would be limited to tify the Property You of exemptions are you care claiming state and fedure claiming federal exemptions.	y be unlimited in dollar ion to a particular dollar the applicable status. Claim as Exempt claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(r amount. However, if you ar amount and the value cory amount. even if your spouse is filing we mptions. 11 U.S.C. § 522(b)	ou claim an exeme of the property in the prope	ption of 100% of fair market value
state the a tax-e unde your Part 1.	amount of exempting a law to exemption of exemption of exemption of the ex	etirement funds—may hat limits the exemption would be limited to tify the Property You of exemptions are you care claiming state and fedure claiming federal exemptions.	y be unlimited in dollar on to a particular dollar of the applicable status. Claim as Exempt claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(fulle A/B that you claim and Current value of	r amount. However, if ye ar amount and the value cory amount. even if your spouse is filing we mptions. 11 U.S.C. § 522(b) (b) (c) s exempt, fill in the information of the exemption of the exemption of the conty one box for exemption of the ex	ou claim an exeme of the property in with you. It is a second of the property in the property	
state the a tax-e unde your Part 1.	amount of exempting a law to exempting a law to exemption at the exemption	etirement funds—may hat limits the exemption would be limited to tify the Property You of exemptions are you care claiming state and fed are claiming federal exemptions of the property and cription of the property and the state of th	y be unlimited in dollar on to a particular dollar on to a particular dollar of the applicable status. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a limit of the portion you own Copy the value from	r amount. However, if ye ar amount and the value cory amount. even if your spouse is filing we mptions. 11 U.S.C. § 522(b) (b) (c) s exempt, fill in the information of the exemption of the exemption of the conty one box for exemption of the ex	ou claim an exeme of the property in with you.	ption of 100% of fair market value s determined to exceed that amoun
state the a tax-e unde your Part 1.	amount of exemption of the recomption of the rec	etirement funds—may hat limits the exemption would be limited to tify the Property You of exemptions are you care claiming state and fed are claiming federal exemptions of the property you list on Schedule A/B that lists this	y be unlimited in dollar on to a particular dollar on to a particular dollar of the applicable status. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a limit of the portion you own Copy the value from	even if your spouse is filing we mptions. 11 U.S.C. § 522(b) (b) (2) s exempt, fill in the information of the exemption of t	ou claim an exeme of the property in with you.	ption of 100% of fair market value s determined to exceed that amoun
state the a tax-e unde your Part 1.	amount of exemption of the recomption of the rec	etirement funds—may hat limits the exemption would be limited to tify the Property You of exemptions are you care claiming state and fed are claiming federal exemptions are you be to be compared in the compared of the property and hedule A/B that lists this	y be unlimited in dollar on to a particular dollar on to a particular dollar of the applicable status. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a limit of the portion you own Copy the value from Schedule A/B	even if your spouse is filing we mptions. 11 U.S.C. § 522(b) (b) (2) s exempt, fill in the information of the exemption of t	ou claim an exeme of the property in with you. (3) tion below. on you claim each exemption.	ption of 100% of fair market value is determined to exceed that amoun
state the a tax-e unde your Part 1.	amount of exemption of the exemption of	etirement funds—may hat limits the exemption would be limited to tify the Property You of exemptions are you care claiming state and fed are claiming federal exemptions of the property you list on Schedule A/B that lists this click.	y be unlimited in dollar on to a particular dollar on to a particular dollar of the applicable status. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a limit of the portion you own Copy the value from Schedule A/B	r amount. However, if ye ar amount and the value fory amount. even if your spouse is filing we mptions. 11 U.S.C. § 522(b) (b) (2) s exempt, fill in the information of the exemption of the ex	ou claim an exeme of the property in with you. (3) tion below. on you claim each exemption.	ption of 100% of fair market value is determined to exceed that amount Specific laws that allow exemption 735 ILCS 5/12-1001(a)
state the a tax-e unde your Part 1.	amount of exemption of exemptio	etirement funds—may hat limits the exemption would be limited to tify the Property You of of exemptions are you care claiming state and fed are claiming federal exemptions of the property you list on Scheduleription of the property as hedule A/B that lists this clothing	y be unlimited in dollar on to a particular dollar on to a particular dollar of the applicable status. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim a limit of the portion you own Copy the value from Schedule A/B	even if your spouse is filing we mptions. 11 U.S.C. § 522(b) (b) (2) s exempt, fill in the information of the exemption of th	ou claim an exempte of the property in the pro	ption of 100% of fair market value is determined to exceed that amoun
state the a tax-e unde your Part	amount of exemption of the exemption of	etirement funds—may hat limits the exemption would be limited to tify the Property You of of exemptions are you care claiming state and fed are claiming federal exemptions of the property you list on Scheduleription of the property as hedule A/B that lists this clothing	y be unlimited in dollar on to a particular dollar on to a particular dollar of the applicable status. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(dule A/B that you claim and current value of the portion you own Copy the value from Schedule A/B \$500.00	even if your spouse is filing we mptions. 11 U.S.C. § 522(b) (b) (2) s exempt, fill in the information of the exemption of th	ou claim an exempte of the property in the pro	ption of 100% of fair market value is determined to exceed that amount Specific laws that allow exemption 735 ILCS 5/12-1001(a)

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Michelle Smiter Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$2,900.00 5/12-1001(b) description: **✓** \$2,400.00; \$500.00 Ford Taurus, 2003, 2003 100% of fair market value, up to any **Ford Taurus** applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Other financial account, 100% of fair market value, up to any Netspend

applicable statutory limit

Line from Schedule A/B:

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Fill in this info	rmation to identify your o	ase:				
Debtor 1	Michelle		Smiter			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	-					
Official	Form 106D					Check if this is an amended filing
Schedu	ule D: Credit	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space is			e are filing together, both are equals are the entries, and attach it to			
1. Do any	creditors have claims	secured by your propert	ty?			
✓ No.	Check this box and sub	mit this form to the court v	with your other schedules. You have	ve nothing else to rep	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			red claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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Fill in					
	his information to identify your	case:			
Debto	r 1 Michelle		Smiter		
	First Name	Middle Name	Last Name	_	
Debto					
(Spouse	, if filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for the	e: Northern	District of Illinois		
Cooo	number		(State)		
(If know				—	
Offic	ial Form 106E/F				Check if this is an amended filing
					_
Sci	nedule E/F: Cr	editors who	Have Unsecu	ired Claims	12/15
other p Form 1 claims	arty to any executory contract 06A/B) and on Schedule G: Ex that are listed in Schedule D: ries in the boxes on the left. I	ets or unexpired leases that eccutory Contracts and Une. Creditors Who Hold Claims Attach the Continuation Pag	could result in a claim. Als xpired Leases (Official Form Secured by Property. If mo	so list executory contracts m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1	o any creditors have priority	unsecured claims against yo	ou?		
Part 1	o any creditors have priority No. Go to Part 2.	unsecured claims against yo	ou?		
Part 1		unsecured claims against yo	ou?		

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Michelle Smiter Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ACCOUNTS RECEIVABLE MA \$8,908.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2013 PO Box 4115 Number Street As of the date you file, the claim is: Check all that apply. Contingent California 94524 Concord Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: PAUL **✓** No Other. Specify CRUTCHFIELD Yes City of Chicago Parking 4.2 \$2,550.44 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Illinois Chicago Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes Comcast \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11621 E. Marginal Way # 5 Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated 98168 Washington Seattle City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 Middle Name
 Smiter
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.4	ComEd Nonpriority Creditor's Name	Last 4 digits of account number	\$2,000.00
	3 Lincoln Center Number Street	When was the debt incurred?n/a	
	Bankruptcy Section	As of the date you file, the claim is: Check all that apply.	
	Zamapoy Godon	Contingent	
	Oakbrook Terrace Illinois 60181	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.5	CREDIT ACCEPTANCE Nonpriority Creditor's Name	Last 4 digits of account number1853	\$11,436.00
	PO BOX 513	When was the debt incurred? 2/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Southfield Michigan 48037	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other Specific 048 Automobile	
	Is the claim subject to offset?	Other. Specify 048 Automobile	
	✓ No		
	Yes		
4.6	CREDIT MANAGEMENT LP	Look Adioite of account number 1000	\$1,649.00
	Nonpriority Creditor's Name	Last 4 digits of account number 1220 When was the debt incurred? 8/2016	- + - +
	PO Box 118288 Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carrollton Texas 75011	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations origing out of a congretion agreement or	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	님	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset?	debts 001 Collection; Collecting for	
	No	ORIGINAL CREDITOR: WOW	
	Yes	Other. Specify CHICAGO	

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 Debtor 1 First Name
 Middle Name
 Smiter
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	GTR CHGO FIN Nonpriority Creditor's Name 909 E CHICAGO Number Street ELGIN Illinois 60120	Last 4 digits of account number 46BS When was the debt incurred? 2/2010 As of the date you file, the claim is: Check all that apply. Contingent	\$4,112.00
	ELGIN Illinois 60120 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 20 Automobile	
4.8	Jackson Park Hospital Nonpriority Creditor's Name 7531 S. Stony Island Ave Number Street Chicago Illinois 60649 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Last 4 digits of account number When was the debt incurred?	\$600.00
4.9	Peoples Gas Nonpriority Creditor's Name 200 E. Randolph Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number When was the debt incurred?	\$0.00

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Debtor	1 Michelle			Smiter	Case number (if known)	
Part 2	First Name Your NONPRIORI	Middle N		ast Name		
Part 2					llowed by 4.6, and so forth.	Total claim
4.10			Last 4 d	digits of account number was the debt incurred? he date you file, the claim is: Check all that apply.	\$302.74	
	Riverdale City	Georgia State	30274 Zip Code	Unli	ontingent Iliquidated sputed	
	Who incurred the debt ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor			Stud	of NONPRIORITY unsecured claim: udent loans bligations arising out of a separation agreement or loans rorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?		Deb deb	bts to pension or profit-sharing plans, and other similar		
	✓ No Yes					

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Debto	or 1 Michelle First Name	1	Middle Name	Smiter Last Name	Case n	umber (if known)	
Part 3	3: List Oth	ers to Be Notified	About a Debt Tha	t You Already List	ed		
c	collection ag	ency is trying to colle ency here. Similarly,	ect from you for a de if you have more tha	ebt you owe to some	one else, list the or ny of the debts tha	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.	
-	HARRIS & HA	RRIS LTD		On which entry in Part 1 or Part 2 did you list the original creditor?			
-	111 W JACKSON BLVD S-400			Line 4.2	of (Check	Part 1: Creditors with Priority Unsecured Claims	
-	Number S	Street			one):	Part 2: Creditors with Nonpriority Unsecured Claims	
(CHICAGO	Illinois	60604	Last 4 digits of	of account number		
(City	State	Zip Code				

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Debtor 1 Michelle Smiter Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpos	es only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$31,958.18	
	6j. Total. Add lines 6f through 6i.	6j.	\$31,958.18	

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Fill in this information to identify your case:							
Debtor 1	Michelle		Smiter				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	sankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(5.3.15)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Per	rson or compa	any with whom you have	the contract or lease	State what the contract or lease is for
	reeman, Lemont lame	t		Residential Lease, Debtor is Lessee, Month to Month
87	728 S. Racine A	ve.		
N	lumber	Street		
CI	Chicago	Illinois	60620	
Ci	City	State	Zip Code	

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		Do	cument i	age 51	01 00
Fill in this info	rmation to identify your c	ase:			
Debtor 1	Michelle		Smiter		_
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		-
United States	Bankruptcy Court for the:	Northern	District of Illinois	i	_
Case number			(State)		_
Official	Form 106H				Check if this is a amended filing
Schedul	le H: Your Cod	lebtors			12/1:
		ou are filing a joint case, do	not list either spous	se as a codel	ebtor.)
Idaho, Lo	uisiana, Nevada, New Mex	lived in a community pro cico, Puerto Rico, Texas, W		- '	nmunity property states and territories include Arizona, California,
	Go to line 3. Did your spouse, forme No	er spouse, or legal equiva	lent live with you a	t the time?	
	Yes. In which communit	y state or territory did you	ı live?	Fil	III in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State	Ž	Zip Code	
3. In Colum	n 1, list all of your codel	otors. Do not include you	r spouse as a code	btor if your	spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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ESI to Alete to	f								
FIII IN THIS IN	formation to identify	your case:							
Debtor 1	Michelle		Smiter			_			
Debtor 2	First Name	Middle Name	Last N	lame		Che	eck if this is:		
(Spouse, if filing	First Name	Middle Name	Last N	lame		- I 🗖	An amended filing		
United States the:	Bankruptcy Court for	Northern	_ District of III	inois State)	1		A supplement showing expenses as of the follo		•
Case number				,		_ .			
(If known)							MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
spouse. If mo number (if ki									
_	ır employment		Debtor 1	l			Debtor 2		
informati	on.	Employment status	✓ Emplo	wed			Employed		
-	e more than one job, eparate page with		Not E	-	ved		Not Employed		
informatio	n about additional				,				
employers		Occupation					_		
	art time, seasonal, or byed work.	Employer's name	A-Pro Exe	cs, Ll	LC		_		
Occupatio	n may include student	Employer's address		208 S. LaSalle Street, Suite 1450					
	aker, if it applies.		Number St	reet			Number Street		
			Chicago		Illinois	60604			
			City		State	Zip Code	City	State	Zip Code
		How long employed there?	2 years					_	
Part 2: Gi	ve Details About N	Monthly Income							
		<u> </u>	. 16	11.		I Common Pro-	1. 40 to the control to		GP
spouse unle	ss you are separated.	the date you file this forn	-			-		-	_
	r non-filing spouse have , attach a separate she	e more than one employer, et to this form.	combine the	infor		, ,	or that person on the lin	es below	. If you need
					For I	Debtor 1	non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2.		\$364.30		_	
3. Estimat	e and list monthly over	rtime pay.		3.		+ \$0.00		_	
4. Calcula	te gross income. Add li	ine 2 + line 3.		4.		\$364.30			

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Debtor 1 Michelle		Smiter	Case numbe	er (if	
First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$364.30		
5. List all payroll ded					
	, and Social Security deductions	5a.	\$68.38		
5b. Mandatory co	ntributions for retirement plans	5b.	\$0.00		
5c. Voluntary con	tributions for retirement plans	5c.	\$0.00		
5d. Required repa	nyments of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic supp	oort obligations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deducti	ions. Specify:	5h. +	\$0.00	÷	
6. Add the payroll de +5h.	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$68.38		
7. Calculate total mo	onthly take-home pay. Subtract line 6 from line	e 4. 7.	\$295.92		
8. List all other incom	me regularly received:				
business, prof	om rental property and from operating a ession, or farm				
	ent for each property and business showing ordinary and necessary business expenses, and ly net income.	l 8a.	\$0.00		
8b. Interest and d	lividends	8b.	\$0.00		
dependent reg	-				
divorce settlem	y, spousal support, child support, maintenance, ent, and property settlement	8c.	\$0.00		
8d. Unemploymen	·	8d. -	\$180.00		
8e. Social Securit		8e.	\$735.00		
Include cash as cash assistance under the Supp housing subsid Specify:	nent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefits lemental Nutrition Assistance Program) or ies the Programs Income		\$771.00		
8g. Pension or ret		8f.	\$771.00 \$0.00		
	y income. Specify: See attached	8g. 8h. +	\$666.00 +		
	me Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -		\$2,352.00		
o. Maa an omor moo		- O.I O.	Ψ2,332.00		
	y income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$2,647.92	=	\$2,647.92
Include contribution friends or relatives.	agular contributions to the expenses that your ns from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	household, your o	lependents, your roomi		
Specify:				1	1. + \$0.00
	in the last column of line 10 to the amount i				2. \$2,647.92
vino mai amount	on and cummary or corrections and ciausilear ou	rary or Ochain L	as.iiios and Helated De	аш, п п аррпоз	Combined
					monthly income
13. Do you expect an No.	n increase or decrease within the year after	you file this form?	•		
Yes. Explain:	Income is anticipated, job is a temp agency a	and is not consiste	nt each week.		

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Debtor 1Michelle Smiter Case number (if Middle Name First Name Last Name known) Part 2: **Give Details About Monthly Income** Official Form 106I. Additional page. For Debtor 2 or For Debtor 1 non-filing spouse 8h.Other monthly income. Specify: 1. Pro-rated Tax Refund \$348.00

\$318.00

2. TANF

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		2000	anone rage co or co			
Fill in this infor	mation to identify your o	case:				
Debtor 1	Michelle		Smiter			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	ıg	
United States E	Sankruptcy Court for the:	Northern I	District of Illinois (State)		nowing post-petition ch	apter 13
Case number			(Glale)			
(If known)				MM / DD / YYYY		
Official	Form 106J					
-						
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to this	re filing together, both are equall form. On the top of any addition			r
1. Is this a join						
	to line 2	annanta harrasta 140				
Yes. Do	oes Debtor 2 live in a se	eparate household?				
	No					
	Yes. Debtor 2 must fil	e Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you have	e dependents?	0				
Do not list D Debtor 2.	•	es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	<i>r</i> e
			Child	17 years	Yes.	
			Child	13 years	No.	
					✓ Yes.	
			Child	12 years	No. ✓ Yes.	
			Relative	3 years	No.	
					✓ Yes.	
expenses of	enses include f people other	0				
than yourself and	d your	es				
dependents						
Part 2: Estir	mate Your Ongoing I	Monthly Expenses				
_	of a date after the bank		rou are using this form as a suppl plemental Schedule J, check the		•	
	-	ash government assistance t on Schedule I: Your Income	-		Your exp	enses
	or home ownership ex or the ground or lot. 4.	penses for your residence. In	clude first mortgage payments and		4.	\$600.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00
4b. Proper	ty, homeowner's, or rent	er's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Middle Name
 Smiter
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$260.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$850.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	leaning	9.	\$125.00
10. Personal care products ar	d services	10.	\$100.00
11. Medical and dental expen	ses	11.	\$42.00
12. Transportation. Include gas Do not include car payment		12.	\$260.00
13. Entertainment, clubs, reci	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	lucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$85.00
15d. Other insurance. Specify	<u>/:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl		17a	\$0.00
17b. Car payments for Vehic	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	maintenance, and support that you did not report as de	educted from	\$0.00
	lle I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:	an wat in alcohad in time of our Floritation forms on our Calcador		\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedul perty	e i: Your income.	\$0.00
20b. Real estate taxes.	r - 1 V	20b	\$0.00
20c. Property, homeowner's	or renter's insurance		
20d. Maintenance, repair, and		200	\$0.00
20e. Homeowner's association		20d	\$0.00
206. Homeowner 5 association	on condominant dues	20e	\$0.00

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Debtor 1				Smiter	Case number (if known)		
	First Na	me	Middle Name	Last Name			
21.Other	. Speci	fy:				21	\$0.00
		our monthly expe	enses.				\$2,472.00
		es 4 through 21.					\$0.00
	. ,	` , , ,	penses for Debtor 2), if any,				\$2,472.00
22c. A	Add line	22a and 22b. Th	e result is your monthly exp	enses.		22.	
23.Calcu	late y	our monthly net i	ncome.				
23a. C	Copy lir	ne 12 (your combir	ned monthly income) from	Schedule I.		23a	\$2,647.92
23b. Copy your monthly expenses from line 22 above.						23b	\$2,472.00
23c. Subtract your monthly expenses from your monthly incor				ncome.			\$175.92
]	The res	ult is your monthly	y net income.			23c	
24. Do vo	ou exp	ect an increase o	or decrease in your expen	ses within the year after ye	ou file this form?		
	-			-			
				oan within the year or do you nodification to the terms of y			
N	lo						
<u> </u>	.0						
│ □ Y	'es						
		Explain here:					

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Fill in this information to identify your case:							
Debtor 1	Michelle	Smiter					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(Otalo)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Michelle Smiter	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/22/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in th	is infor	mation to identify your o	case:						
Debtor 1	1	Michelle First Name	Middle I	Name	Smiter Last Name				
Debtor 2 (Spouse, i		First Name	Middle I	Name	Last Name				
United S	States B	ankruptcy Court for the:	Northern		trict of Illinois				
Case nu	ımber				(State)				
Offic	cial	Form 107					J		Check if this is a amended filing
-		nt of Financia	al Affairs f	or Indivi	duals Fi	ilina for l	Bankru	ptcv	12/1:
informa number	tion. It	te and accurate as po f more space is need own). Answer every q	ed, attach a sep uestion.	arate sheet to	this form. C	n the top of a			
		Details About Your		and where	rou Livea Be	etore			
1. W	`	your current marital st	atus?						
L	_	ried married							
2. D	uring t	he last 3 years, have yo	ou lived anywhere	e other than w	here you live	now?			
	No Yes	. List all of the places yo	ou lived in the las	t 3 years. Do n	ot include wh	ere you live nov	v.		
	Deb	tor 1:		Dates Debto there	or 1 lived	Debtor 2:			Dates Debtor 2 lived there
						Same as D	ebtor 1		Same as Debtor 1
		8 S. Coles nber Street		From 08/20 To 02/20		Number Street			From
	Chic City	cago Illinois State	60649 Zip Code			City	State	Zip Code	
						Same as D	ebtor 1	·	Same as Debtor 1
	Nun	nber Street		From		Number Street			From To
	City	State	Zip Code			City	State	Zip Code	
	<i>territor</i> No	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out S	ornia, Idaho, Louis	siana, Nevada, N	New Mexico, Pu	uerto Rico, Texa			mmunity property states

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Case number (if known)

Smiter

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$8071.26 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$7000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) (Est.) YTD SS \$1,470.00 From January 1 of current year until (Est.) YTD TANF \$636.00 the date you filed for bankruptcy: (Est.) YTD Unemployment \$1,080.00 \$8,796.00 (Est.) YTD SS For last calendar year: (Est.) YTD TANF \$3,816.00 (January 1 to December 31, 2016) (Est.) YTD \$1,080.00 Unemployment (Est.) YTD SS \$8,796.00 For the calendar year before that: (Est.) YTD TANF \$3,816.00 (January 1 to December 31, 2015 (Est.) YTD Link \$7,200.00

Debtor 1 Michelle

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Debtor 1 Michelle Smiter __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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nsider?	or 1	Michelle				niter	Case number	(if known)
Insider's Name Number Street City State Zip Code City State Zip Code		First Name		Middle Name	Las	st Name		
Ves. List all payments to an insider. Dates of payment Total amount you still owe	nsi corp age	ders include your porations of whicl nt, including one	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives; a	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Dates of payment Still owe Reason for this payment	✓							
Number Street City State Zip Code	Ш	Yes. List all pay	ments to	an insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Include creditor's name Number Street City State Zip Code Insider's Name		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount you still owe Insider's Name Number Street City State Zip Code Insider's Name		City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code		Number Street						
Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name City State Zip Code Dates of payment Total amount pou still owe Insider's Name Insider's Name		City	State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name	insi	der? ude payments on No	debts gua	aranteed or cosigne	ed by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment
City State Zip Code Insider's Name		Insider's Name						
Insider's Name		Number Street						
	_	City	State	Zip Code				
Number Street		Insider's Name						
		Number Street						
City State Zip Code		City	State	Zip Code				

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Smiter

Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	otor 1 Michelle	Smiter	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		bank or financial institution, set off any amo	ounts from your
	✓ No			
	Yes. Fill in the details.			
		Describe the action the	ne creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another officia		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, dic	I you give any gifts with a	total value of more than \$600 per person?	
	▽ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code	•		
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	-			
	Number Street			
	City State Zip Code	•		
	Person's relationship to you			

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ebtor 1	Michelle		Smiter	Case number (if know	vn)	
	First Name Mid	ddle Name	Last Name	•	·	
. Wi	thin 2 years before you filed for bai	nkruptcy, did y	ou give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
✓	l No					
<u> </u>	ı					
	Yes. Fill in the details for each gift	t or contribution	n.			
	Gifts or contributions to charitie	s	Describe what you contrib	outed	Date you	Value
	that total more than \$600				contributed	
	Charity's Name					
	Charty 3 Name					
	Number Street					
	Number Street					
	City State 2	Zip Code				
	Only State 2	Zip Code				
rt 6:	List Certain Losses					
✓	No Yes. Fill in the details. Describe the property you lost a	nd	Describe any insurance co		Date of your	Value of property
	how the loss occurred		Include the amount that ins pending insurance claims of A/B: Property.		loss	lost
			772. Proporty.			
						•
Wit	List Certain Payments or Trait thin 1 year before you filed for bank out seeking bankruptcy or preparir lude any attorneys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	cy petition?			anyone you consulte
. Wit	thin 1 year before you filed for banl	kruptcy, did yo ng a bankruptc	cy petition?			anyone you consulte
. Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparir lude any attorneys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	cy petition?			anyone you consulte
. Wit	thin 1 year before you filed for banl out seeking bankruptcy or preparir lude any attomeys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s	ervices required in your b	ankruptcy.	
. Wit	thin 1 year before you filed for banl out seeking bankruptcy or preparir lude any attomeys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	cy petition?	ervices required in your b		Amount of
Wit	thin 1 year before you filed for banl out seeking bankruptcy or preparir lude any attomeys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a	ervices required in your b	pankruptcy. Date payment	
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparing lude any attomeys, bankruptcy petition No Yes. Fill in the details.	kruptcy, did yo ng a bankruptc	cy petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for banl out seeking bankruptcy or preparir lude any attomeys, bankruptcy petitio	kruptcy, did yo ng a bankruptc	ey petition? credit counseling agencies for s Description and value of a	ervices required in your b	Date payment or transfer	Amount of
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Wit	thin 1 year before you filed for bank seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	kruptcy, did yo ng a bankruptc	cy petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed for bank but seeking bankruptcy or preparing the deany attorneys, bankruptcy petition. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	kruptcy, did yo ng a bankruptc on preparers, or o	cy petition? credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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Debtor	1 Michelle	Smiter	Case number (if known)	
	First Name Middle Name	Last Name		
he	ithin 1 year before you filed for bankruptcy, dic elp you deal with your creditors or to make pay o not include any payment or transfer that you liste	ments to your creditors?	our behalf pay or transfer any property to a	nyone who promised to
	No Yes. Fill in the details.			
	-	Description and value of a transferred	Date payment or transfer was made	Amount of payment
	Person Who Was Paid	_		
	Number Street	_		
	City State Zip Code	_		
th	ithin 2 years before you filed for bankruptcy, di e ordinary course of your business or financial clude both outright transfers and transfers made as	affairs?		
	d transfers that you have already listed on this stat No			,,, =
	Yes. Fill in the details.			
		Description and value of a property transferred	Describe any property or payments received or debts p in exchange	Date aid transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
be	ithin 10 years before you filed for bankruptcy, or eneficiary? hese are often called asset-protection devices.)	did you transfer any property to	a self-settled trust or similar device of whic	ch you are a
<u>~</u>	No Yes. Fill in the details.			
_		Description and value of	the property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Michelle Smiter Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City

City

State

Zip Code

State

Zip Code

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Smiter Debtor 1 Michelle Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Michelle			Smiter	Case n	number (if l	known)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judio	cial or administr	rative proceeding under	r any environmenta	I law? Inc	clude settlem	ents and orde	rs.
	¥	Yes. Fill in the det	taile							
	Ш	res. Fill III the del	ialis.							
					Court or agency		Nature o	f the case		Status of the
		Coop title								case
		Case title								Pending
					Court Name					L ·
					N					On appeal
		Case number			NumberStreet					
					Oit. Otata	7:- O- d-				Concluded
					City State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or Co	onnections to Any Bu	usiness				
27.	Witl	A sole propri	ietor or self-e f a limited lial	employed in a tra bility company (L	I you own a business or ade, profession, or othe LC) or limited liability pa	er activity, either full-			any business	?
			-		o of a corporation					
					ve of a corporation					
		An owner of	at least 5% o	of the voting or e	equity securities of a cor	poration				
	~	No. None of the a	above applie	es. Go to Part 12	_					
	븸				details below for each l	hueinoee				
	Ш	163. Officer all the	αι αρριγ ασσ	we and illi in the						
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
								iliciade 300	nai Security III	uniber of friid.
		Business Name			-			EIN:		
		240000								
		Number Street			_			Dates busin	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code	_			From	To	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Dunings Name			_			EIN:		
		Business Name								
		Number Street			_			Dates busin	ess existed	
		Nambor Stroot			Name of account	tant or bookkeeper				
		City	State	Zip Code	<u> </u>	•		Erom	To	
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					Describe the nat	ure of the business		Employer Id	lentification n	umber Do not
					Describe the nat	ure of the business				umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	
								_		

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Deb	tor 1	Michelle			Smiter	Case number (if known)
		First Name		Middle Name	Last Name	
28.		nin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
		Name			MM/DD/YYYY	
					<u>-</u>	
		Number Street				
		City	State	Zin Codo	-	
		City	State	Zip Code		
Part	12:	Sign Below				
t	true a	and correct. I unde kruptcy case can	erstand that result in fine	making a false stat s up to \$250,000, o	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Michelle Smit			<u> </u>
		Signati	ure of Debtor	ı		Signature of Debtor 2
		Date 3	3/22/2017			Date
	D: al		al magaa ta Y	/a Statament of	Financial Affaira for Individ	high Filing for Ponky makes (Official Form 107)?
•	Dia yo	ou attach addition	iai pages to	rour Statement of	rmancial Allairs for moivid	luals Filing for Bankruptcy (Official Form 107)?
	✓ N	lo				
	☐ Y	'es				
ı	Did yo	ou pay or agree to	pay someon	e who is not an att	orney to help you fill out b	ankruptcy forms?
ı	N	lo				
	_	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice,
L	⊔ '	es. Name of persor	1			Declaration, and Signature (Official Form 119).

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Debtor	1 Michelle First Name Middle		miter ast Name	Case number (if known)	
	Additional Page	Name L	astivanie		
5 Did	you receive any other income during tl	nis year or the two p	revious calendar years?		
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income fi each source (before deduction exclusions)	Describe be	 Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	(Est.) YTD Link	9252.00	_	
	For last calendar year: (January 1 to December 31,	(Est.) YTD Link	7200.00		

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Michelle Coniter	Northern	District of Illinois	Cooo No	
n re _	Michelle Smiter Debtor			Case No.	(If known)
	200.00			Chapter	Chapter 13
1.	DISCLOSURE OF C Pursuant to 11 U.S.C. § 329(a) and Feccompensation paid to me within one yearendered or to be rendered on behalf of	d. Bankr. P. 2016(b), ear before the filing o	I certify that I am the atto of the petition in bankrup	orney for the abo otcy, or agreed to	ovenamed debtor(s) and that o be paid to me, for services
	For legal services, I have agreed to acce		•		\$4,000.00
	Prior to the filing of this statement I have	ve received			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid to	o me was:			
	✓ Debtor	Other (sp	oecify)		
3	. The source of the compensation paid to	o me is:			
	✓ Debtor	Other (sp	oecify)		
4.	I have not agreed to share the above members and associates of my law		nsation with any other po	erson unless the	ey are
	I have agreed to share the above-d members or associates of my law fi the people sharing in the compens	irm. A copy of the a			
5.	. In return for the above-disclosed fee, I I a. Analysis of the debtor's financia bankruptcy;				
	b. Preparation and filing of any pe	tition, schedules, st	atements of affairs and p	olan which may b	oe required;
	c. Representation of the debtor at	the meeting of cred	litors and confirmation h	earing, and any	adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceeding	ngs and other contested	bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the ab	ove-disclosed fee d	loes not include the follo	wing services:	
		CER	RTIFICATION		
	certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	statement of any ag	reement or arrangement	for payment to r	me for representation of the
	3/22/2017		/s/ Mega	ın Holmes	
	Date		Signature	of Attorney	
			Semrad	Law Firm	
	_		Name o	f law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/22/2017		
Signed	ŧ		¢ e
/s/ Mich	nelle Smiter Mufillus Smiter	4	\//
***************************************		/s/ Megan Holmes	wallah
Debtor	(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smiter, Michelle	Case No.	Case No.		
	Debtor(s)	0000 110.			
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	RIX		
Tł knowledge		ify that the attached list of creditors is tru	ue and correct to the best of their		
Date:	3/22/2017	/s/ Smiter, Miche	lle		
		Smiter, Michelle Signature of Deb	tor		

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

ACCOUNTS RECEIVABLE MA PO Box 4115 Concord, CA, 94524

GTR CHGO FIN 909 E CHICAGO ELGIN, IL, 60120

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

SAGGY BOTTOM EXPRESS LLC 8589 Glendevon Court Riverdale, GA, 30274

Peoples Gas 200 E. Randolph Chicago, IL, 60601

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Comcast p.o. box 196 Newark, NJ, 07101

Jackson Park Hospital 7531 S. Stony Island Ave Chicago, IL, 60649

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Debtor 1 Michelle First Name		Smiter	Case number (if known)	
		Last Name		
Part 6: Answer These Qu	estions for Reporting Purposes 16a. Are your debts primarily		nsumer debts are defined	in 11 U.S.C. § 101(8) as
you have?	"incurred by an individual	I primarily for a personal	l, family, or household pu	ırpose."
	No. Go to line 16b.			
	Yes. Go to line 17.	s basalana an alaban (17) sais		
4. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	16b. Are your debts primarily money for a business or it			
THE PROPERTY OF THE PROPERTY O	No. Go to line 16c.			
•	Yes. Go to line 17.	•	,	•
The continuous visits	16c. State the type of debts yo	ou owe that are not cons	sumer debts or business	debts.
17. Are you filing under Chapter 7?	No. I am not filing under Cha	pter 7. Go to line 18.	The second of th	Committee de Committee (1995)
Do you estimate that	Yes. I am filing under Chapter	r 7. Do you estimate that at	fter any exempt property is	excluded and administrative
after any exempt property is excluded	expenses are paid that f	unds will be available to di	istribute to unsecured credi	itors?
and administrative	☐ No.			
expenses are paid that	Yes.			
funds will be available for distribution to				
unsecured creditors?				
^{18.} How many creditors	7 1-49	1,000-5,000	П	25,001-50,000
do you estimate that	50-99	5,001-10,000	Second .	50,001-100,000
you owe?	100-199	10,001-25,00	10 🗖 N	More than 100,000
	200-999		a sharmar ann a maranda a sinna an aran aga aga aga aga aga aga aga aga aga a	
^{19.} How much do you	\$0-\$50,000	\$1,000,001-\$	- Banaria -	5500,000,001-\$1 billion
estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001	hwest	\$1,000,000,001-\$10 billion
to be worth:	\$500,001-\$300,000	\$50,000,001-	liment .	310,000,000,001-\$50 billion More than \$50 billion
the desirable for the second particles of the second secon	▽ \$0-\$50,000	1 \$1,000,001-\$		
²⁰ · How much do you estimate your	\$50,001-\$100,000	\$10,000,001-	Securit	5500,000,001-\$1 billion 51,000,000,001-\$10 billion
liabilities to be?	\$100,001-\$500,000	\$50,000,001-	·	10,000,000,001-\$50 billion
	\$500,001-\$1 million	\$100,000,001	Transfer .	Nore than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, an correct.	nd I declare under penalt	y of perjury that the info	rmation provided is true and
	If I have chosen to file under Ch			
	of title 11, United States Code. I under Chapter 7.	I understand the relief a	vailable under each chapt	ter, and I choose to proceed
•	If no attorney represents me and	d I did not nav or agree t	o nav someone who is n	at an attornou to holp mo fill
	out this document, I have obtain			
	I request relief in accordance wit	th the chapter of title 11	, United States Code, sp	ecified in this petition.
	I understand making a false state connection with a bankruptcy ca both. 18 U.S.C. §§ 152, 1341, 1	ase can result in fines up		
	/s/ Michelle Smiter Wu	Lillibsmiter	×	
	Signature of Debtor 1		Signature of Debtor 2	
	Executed on 3/22/2017 MM / DD	/////	Executed on	MM / DD / YYYY

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Fill in this infor	mation to identify your ca	se:			
Debtor 1	Michelle		Smiter		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	ankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
Official	Form 106De	C .			Check if this is an amended filing
Declarati	ion About an I	– ndividual Deb	tor's Schedul	es	12/15
Part 1: Sign	Below				
Did you pa	ay or agree to pay some	ne who is NOT an attorr	ney to help you fill out b	ankruptcy forms?	
√ No					
Yes. N	lame of person	,	Attach Bankrupt Signature (Officia	cy Petition Preparer's Notice, Dec al Form 119).	plaration, and
Under pen that they a	alty of perjury, I declare are true and correct.	that I have read the sun	nmary and schedules fil	ed with this declaration and	·
✗ /s/ Miche	lle Smiter Muh	le 6 Smite	×		1 mg 2 mg

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 3/22/2017 MM/DD/YYYY

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Debto	r 1 Michelle		Smiter	Case number (if known)
THE RESERVE AND ADDRESS OF THE PERSON NAMED IN	First Name	Middle Name	Last Name	Makes a service of the service of th
28. V	Within 2 years before y creditors, or other part	ou filed for bankruptcy, did y iies.	ou give a financial state	ment to anyone about your business? Include all financial institutions,
	No Fill in the advantage	9- k -1-		
L.	Yes. Fill in the detai	ils delow.		
			Date issued	
	Name		MM/DD/YYYY	_
•	Number Street	,	•	•
	City	State Zip Code		
		2.p 0000		
Part 1	2 Sign Below			
a b	ankruptcy case can re	esult in fines up to \$250,000,	or imprisonment for up t	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	e of Debtor 1		Signature of Debtor 2
	Date 3/2	22/2017		Date
Did	you attach additional	pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
[\forall	No			
口	Yes			
Did	you pay or agree to pa	ay someone who is not an at	torney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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Deb	tor 1 Michelle		Smiter	Case number (if known)	
	First Name	Middle Name	Last Name	Case number (ii known)	
16.	Calculate the median f	amily income that applies to	you. Follow these steps:	THE STATES A STATE AND A THE STATE OF THE CASE OF THE AREA AND THE AREA STATES AND AREA AND AREA AND AREA STATES AND AREA STAT	- N. W. Marine a seminar resignation of the sense of the
	16a. Fill in the state in wi	nich you live.	Illinois		
THE WAR PRINCE	16b. Fill in the number o	f people in your household.	5		
9	household	mily income for your state and s	To find	a list of applicable median income amounts, go online	\$98,480.00
17			for this form. This list ma	y also be available at the bankruptcy clerk's office.	
	17a. Image: Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				
	U.S.C. § 1325(re than line 16c. On the top of p b)(3). Go to Part 3 and fill out r current monthly income from I	Calculation of Disposa	k box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.		monthly income from line 11			\$2,129.00
19.	Deduct the marital adju commitment period under	stment if it applies. If you are r 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on 1	line 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$2,129.00
20.	Calculate your current r	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$2,129.00
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rrent monthly income for the year	ar for this part of the forn	· 1.	\$25,548.00
	20c. Copy the median fan	nily income for your state and si	ze of household from lin	e 16c.	\$98,480.00
21.	How do the lines compa				
	Line 20b is less than commitment period is	line 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	or equal to line 20c. Unless oth veriod is 5 years. Go to Part 4.	nerwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I dec	are under penalty of periury that	t the information on this	statement and in any attachments is true and correct.	
				and in any accommends to the area correct.	
	x /s/ Michelle Sr	niteMuhllW.5m	itu x		
	Signature of Debte	or 1	Si	gnature of Debtor 2	\$
	Date 3/22/2017 MM/DD/YY		Da	MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fil above.	o NOT fill out or file Form 122C I out Form 122C-2 and file it wi	-2. th this form. On line 39 o	of that form, copy your current monthly income from line	14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smiter, Michelle	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MA	TRIX
. Ti knowledge	he above named Debtors hereby vel e.	rify that the attached list of creditors is t	true and correct to the best of their
			`
Date:	3/22/2017	/s/ Smiter, Mich	elle Muhelles Smiter
		Smiter, Michelle Signature of De	